

Information to identify the case:

Debtor 1 **Elizabeth I Papazian**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **16-23260-JAD**

Social Security number or ITIN **xxx-xx-3488**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elizabeth I Papazian

1/12/22

By the court:

Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Elizabeth I Papazian
Debtor

Case No. 16-23260-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Jan 12, 2022

User: lfin
Form ID: 3180W

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2022:

Recip ID	Recipient Name and Address
db	+ Elizabeth I Papazian, 139 Wildwood Road, Midland, PA 15059-2201
cr	+ Upper St. Clair School District, Tucker Arensberg, P.C., c/o Michael C. Mazack, Esquire, 1500 One PPG Place, Pittsburgh, PA 15222-5413
14337447	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14283542	+ Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14283545	Blatt Hasenmiller Leibsler & Moore LLC, 125 South Wacker Drive, Suite 400, Chicago, IL 60606-4440
14283552	John Deere Credit, PO Box 4450, Carol Stream, IL 60197-4450
14283553	+ Kay Jewelers/Sterling Jewelers Inc., Sterling Jewelers, Po Box 1799, Akron, OH 44309-1799
14283554	+ Labcorp, P.O. Box 2240, Burlington, NC 27216-2240
14283556	Pnc Bank, 249 5th Sve Ste 30, Pittsburgh, PA 15222
14283557	Quest Diagnostics, PO Box 64892, Baltimore, MD 21264-4892
14288022	Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
14296685	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14283562	+ Upper Saint Clair School District, 1820 McLaughlin Run Road, Pittsburgh, PA 15241-2300
14417156	+ Upper St. Clair School District, c/o Michael C. Mazack, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		Jan 13 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2022 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 13 2022 04:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2022 00:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jan 13 2022 04:53:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14337447	Email/PDF: bncnotices@becket-lee.com	Jan 12 2022 23:58:35	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14283542	+ Email/PDF: bncnotices@becket-lee.com	Jan 12 2022 23:58:52	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14283543	+ EDI: BANKAMER.COM	Jan 13 2022 04:53:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

District/off: 0315-2

User: lfin

Page 2 of 3

Date Recd: Jan 12, 2022

Form ID: 3180W

Total Noticed: 39

14283544	+ EDI: TSYS2	Jan 13 2022 04:53:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
14283546	+ EDI: CAPITALONE.COM	Jan 13 2022 04:53:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14283547	EDI: CAPITALONE.COM	Jan 13 2022 04:53:00	Capital One / Best Buy, Bankruptcy Dept., PO Box 85167, Richmond, VA 23285-5167
14283548	+ EDI: CITICORP.COM	Jan 13 2022 04:53:00	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
14283549	+ EDI: WFNNB.COM	Jan 13 2022 04:53:00	Comenity Bank/Lane Bryant, Po Box 182125, Columbus, OH 43218-2125
14283550	+ EDI: CCS.COM	Jan 13 2022 04:53:00	Credit Collection Services, 2 Wells Avenue, Newton Center, MA 02459-3225
14345432	+ Email/Text: kburkley@berNSTEINlaw.com	Jan 13 2022 00:01:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14283551	Email/Text: jill@ffcc.com	Jan 13 2022 00:00:00	First Federal Credit & Collections, 24700 Chagrin Blvd, Suite 205, Cleveland, OH 44122
14323462	Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2022 00:09:01	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14331686	+ EDI: MID8.COM	Jan 13 2022 04:53:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14317813	+ EDI: AGFINANCE.COM	Jan 13 2022 04:53:00	ONEMAIN, 605 MUNN ROAD, FT MILL, SC 29715-8421
14283555	+ EDI: AGFINANCE.COM	Jan 13 2022 04:53:00	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
14715872	Email/Text: Bankruptcy.Notices@pnc.com	Jan 13 2022 00:00:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14639742	EDI: PRA.COM	Jan 13 2022 04:53:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14318830	EDI: Q3G.COM	Jan 13 2022 04:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14347793	+ EDI: RMSC.COM	Jan 13 2022 04:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14283558	+ EDI: RMSC.COM	Jan 13 2022 04:53:00	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064
14283559	+ EDI: RMSC.COM	Jan 13 2022 04:53:00	Synchrony Bank/ Toys R Us, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14347103	+ Email/Text: bncmail@w-legal.com	Jan 13 2022 00:01:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14283560	+ EDI: WTRRNBNK.COM	Jan 13 2022 04:53:00	TD Bank, NA / Target, Po Box 673, Minneapolis, MN 55440-0673
14283561	EDI: TFSR.COM	Jan 13 2022 04:53:00	Toyota Motor Credit, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0315-2

User: lfin

Page 3 of 3

Date Recd: Jan 12, 2022

Form ID: 3180W

Total Noticed: 39

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court;, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK N.A. bnicholas@kmllawgroup.com
Edgardo D Santillan	on behalf of Plaintiff Elizabeth I Papazian ed@santillanlaw.com edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.myecfemail@gmail.com,r53999@notify.bestcase.com
Edgardo D Santillan	on behalf of Debtor William J Atwell Jr. ed@santillanlaw.com, edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.myecfemail@gmail.com,r53999@notify.bestcase.com
Edgardo D Santillan	on behalf of Debtor Elizabeth I Papazian ed@santillanlaw.com edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,eds.myecfemail@gmail.com,r53999@notify.bestcase.com
Michael C. Mazack	on behalf of Creditor Upper St. Clair School District mmazack@tuckerlaw.com jdearment@lynchlaw-group.com;ddileva@lynchlaw-group.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernssteinlaw.com
Ronda J. Winnecour	cmevf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor PNC BANK N.A. amps@manleydeas.com

TOTAL: 9